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RESEARCH REPORT

HOUSING STUDY

JUNE, 1973

MARKET FACTS OF CANADA LIMITED

GETTING A GRIP ON YOUR FINANCIAL PLANNING

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[Ontario Ontario Housing Corporation.

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III. SUMMARY OF SURVEY REPORT

- Introduction and RESEARCH REPORT

HOUSING STUDY

- Preferred Experiments in Housing

JUNE, 1973

- Type of New House Required

- Preferred Location for a Home

- Suggestions about Other Types of Homes

- Attitudes to Various Features of Home

- Importance of Various Reasons for Considering the Purchase of a Home

- Special Financial Instruments Required to Purchase a Home

- Attitudes to Lenders and

- Present Monthly Income

PREPARED FOR:

- Attitudes to the City

- Degree of the ONTARIO HOUSING CORPORATION

- Government of Canada for Changes in Types of Homes

- Assessment of the Job Performance of Real Estate Agents

- Degree of the

PREPARED BY:

- Degree of the MARKET FACTS OF CANADA LIMITED

TORONTO

MONTREAL

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Discussions were held between members personnel of Atlantic Marine Corporation and several units of Comair Airlines, concerning the possibility of low cost bidding flights available through the airline diversity program. Nothing substantial of a variety or more far affecting low cost flights for low-cost flights, one of which are long-haul companies such as Air Canada. It is the desire of the Atlantic Marine Corporation to explore several possible approaches to this problem.

Market Facts of Comair Limited are conducted by the Atlantic Marine Corporation to collect a market study to review the interest in low cost flights.

STUDY BACKGROUND AND PROCEDURES

With the new flight to market automation, a better chance to collect data as well as monitor the travel market in low diversity, the market is destined to expand the diversity importance placed on certain specific areas of buying and public consumer that they think about buying a flight.

The major difficulty of this study following does not originate a research article that would promote certain findings. This is recommended that unstructured research techniques be used at the outset of the market project, specifically, unstructured group discussions to be done with low income high school and others, as well as high income. This would allow the market research companies and market forces to work out the beneficial and relevant solutions to see the appropriate project underway right to follow.

INTRODUCTION AND STUDY OBJECTIVES

Discussions were held between research personnel of Ontario Housing Corporation and Market Facts of Canada Limited, concerning the attitude of low and middle income families (\$5,000 to \$12,000 per annum) towards home ownership. Mention was made of a variety of ways for effecting home ownership for low-income families, one of which was long-term mortgages such as 40 years. It is the desire of the Ontario Housing Corporation to examine several possible approaches to this problem.

Market Facts of Canada Limited was commissioned by the Ontario Housing Corporation to conduct a research study to measure the interest in home ownership among low and middle income families all of whom were living in rented accommodation at the time of the study. As well as measuring the overall interest in home ownership, the study was designed to determine the relative importance placed on certain specific aspects of housing that people consider when they think about buying a home.

The major difficulty of inquiring into this area was to design a research vehicle that would avoid producing obvious findings. Thus it was recommended that unstructured research techniques be used at the outset of the total project, specifically, recorded group discussions to be done with low income husbands and wives, as well as single parents. This would allow the Ontario Housing Corporation and Market Facts to sort out the meaningful and relevant questions to use for the large-scale personal interview study to follow.

STUDY METHODOLOGY:

To accomplish the objectives mentioned in the previous section, four recorded group discussions were conducted followed by the large-scale personal interview study.

The first three of the exploratory group discussions were carried out in Toronto and the fourth was conducted in Guelph. Full details of the types of respondents in each group were included in the Appendix of the Research Report on the Group Discussion Phase, submitted previously to the Ontario Housing Corporation. However the following qualifications were common to both groups:

- All respondents were renting their accommodation
- The total annual family income was within the range of \$5,000 - \$12,000

The interviewing for this quantitative phase of the research was carried out in 6 different Ontario centres. Interviewers went to areas where rented residences were likely to be in each centre, and made attempts to contact qualified respondents as just previously described for the group discussions using a separate "Screening Questionnaire". When it was determined that a household qualified, the interviewer asked to speak to the male head of the household, or the female head if no male head was living in the household.

THE SAMPLE:

The questionnaire for the quantitative stage, the personal interview was based on the qualitative group discussions.

In total 341 interviews were conducted, 149 being conducted in Toronto with the remaining 192 conducted in other centres to be outlined on the next page.

These centres which were proportionately sampled according to the total population represented different geographic areas and living circumstances:

	<u>No. of Completed Interviews</u>
Hamilton	91
London	39
Sudbury	27
Thunder Bay	20
Kingston	<u>15</u>
	192

The ultimate total quota at which we were aiming was 350. However, 10 questionnaires from London, Ontario were lost in the mail.

A 10% verification check was conducted on each interviewer's work to ensure that it had been carried out. Results proved satisfactory.

The following sections of the report contain an Executive Summary, and a Summary of Survey Findings. An Appendix then follows outlining verbatim comments in answer to Q.26(b). Finally, at the rear of the report is a copy of the Study Questionnaire.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

As stated in the foregoing section 'Study Background and Procedures' the primary objective of this study was to determine the attitude to home ownership of people between the income ranges of \$5,000 to \$12,000 who rent their present residential accommodation. The objective of this section of the study report is to synthesize the information from the various parts of the study.

We feel that probably less than half of those in these income groups from \$5,000 - \$12,000 will be in the actual market actively acquiring homes. The research indicates that the higher the income group the more interest there will be. The older the person the less interest there will be in part because of concern about how to pay off a mortgage before retirement or death.

To be more specific, in Q. 19, one-third of the respondents indicated an interest in purchasing a home and were actually looking or had plans to look. These groups, we feel, are the ones which will be the most actively involved in home purchasing. It is unlikely that the others who either do not think they could afford a home, have made up their minds that they will never buy one, or are undecided will produce a great deal of activity. In addition, looking at another question, Q. 11a, the 30% who were 'Very Interested' in our proposal of a \$20,000 house with an 8% 40-year mortgage are the most likely to buy. The 30% who were 'Somewhat Interested' represent in our research

experience a 'lukewarm' group, and it is unlikely that very many will be involved in the housing market.

Of course, under the present provisions of the National Housing Act, even as just revised on June 12, it is difficult to envisage that families making less than \$10,000 total annual earned income will be able to meet the mortgage payments, unless they live in communities where housing is very reasonable in price.

To acquire the maximum \$30,000 mortgage, a downpayment of roughly \$1,500 would be needed. Of all respondents 63% stated that they had more cash than that. This means that the majority of respondents could meet the downpayment.

One of the alternatives available in acquiring a home is Ontario's H.O.M.E. plan. Independent of the supply factor, it, doubtless, makes it possible for lower income groups to acquire a home who otherwise could not with their present financial resources when in juxtaposition with present mortgage monthly payment amounts. However, since 93% wished to own the land on which the home sits as well as the home itself it seems from this study that many people would be negative to the plan. However, a friend of this writer checked on the availability of H.O.M.E. accommodation with both Ontario Housing Corporation and a builder directly, and reported that in spite of the overwhelming interest among respondents in owning the land, the facts are that "thousands of people" are on the H.O.M.E. waiting lists. It appears to us, therefore, from this evidence and our reading of the press that in the immediate future and for some time to come the real problem is to match the demand for housing with a proper supply. The 32% of respondents

in this study who indicated that they planned to look at homes or had already been looking, probably represent a pool of demand which will continually exert a strain on supply quite apart from attempting to make it possible for the 34% who presently do not think they could afford a home to acquire one.

A further point concerning H.O.M.E. is clearly singled out by the results of this study. The \$10,000 to \$12,000 income group is much more aware of it (66%) than are either the \$7,500 - \$9,999 group (38%) or the \$5,000 - \$7,499 group (24%). In order to increase the awareness of the program among the target group with incomes \$5,000 to \$9,999, at which it is aimed, a considerable concentration of effort is needed.

If supply and demand could be matched for all wishing a home of their own, then we would be able to deal with the question of what would interest people in purchasing a home. The study has within it these conclusions. The ideal home is a single detached house in the country. Overwhelmingly the single detached house is preferred. The second choice is a semi-detached house with a considerable lead over any other type. Considering location, other than the country setting, older parts of a city and a new subdivision were very close in preference ratings, and this indicates that both alternatives are acceptable.

Considering mortgage terms, 18% would be willing to take on a 40 or 50 year mortgage. The longer the mortgage the more concern there is about making payments after retirement and about death or being too old before it is paid off. The latter point concerning age or death was mentioned by 21% of all respondents who rejected either a 30, 40 or 50 year mortgage. No one

mentioned this reason for rejecting a 20-year mortgage. The general comment that the various mortgage terms would be too long came up immediately among those who felt they would not accept 20-year mortgage and in total was the greatest single factor against taking a mortgage of 20, 30, 40 and 50 years (total of 36%). But putting together the mentions made concerning old age (death before paying the mortgage off, too old, would retire before paying it off) for a total of 32%, gives these objections an important position in second place. On an overall basis our proposal of a \$20,000 home with a 40-year mortgage raised the same fears, the less a respondent was interested in the proposition the more the age concern was expressed about this length of time for the mortgage.

We feel that the 18% in this study who were willing to take on a 40 or 50 year mortgage is too low a figure to make a significant contribution to making owning a home a more viable situation. Furthermore even though our proposition of a \$20,000 home with a 40-year \$19,000 mortgage was very interesting to 30% of the sample, the \$20,000 price would make the proposition more attractive than respondents might normally find in the marketplace in many instances.

In fact looking at what respondents expected to pay for a new home, we feel that their expectations could be at considerable variance with present housing prices. A home costing less than \$30,000 in Toronto is becoming increasingly rarer, yet 42% of the Toronto respondents expected to pay less than \$30,000. In the centres outside Toronto fully 76% expected to pay less than \$30,000. There is probably a considerable amount of over-optimism, especially when the majority wish a single-detached house.

Roughly half of the respondents would entertain a drive of more than half an hour to work from a new home. Slightly more than 40% would entertain driving more than 15 miles to work. In fact 30% of those living in Toronto envisioned that they would drive 30 miles or more to work compared with 18% in centres outside Toronto. While the single-detached home in the country was the main ambition in housing, it appears from the research that a semi-detached home more than half an hour and 15 miles or more away from work may appeal to some.

SUMMARY OF SURVEY FINDINGS

SUMMARY OF SURVEY FINDINGS

Introduction and General Summary:

This section deals with the details of the findings resulting from this research. At the outset we are giving a general view of the more significant findings of the research, and will follow this by a more detailed examination of the results.

In the opinion of these respondents a house is better than renting, it is better to own even with the maintenance problems involved with owning a home as opposed to renting, you cannot make all the changes you might want to when you rent, and it appears that you have more freedom to have noisier parties and so forth when you own a home. There was a division of opinion as to whether the cost of home owning rises more slowly than costs attendant with renting, and on the issue of how much money one makes when selling a home.

A home should be located on a lot which has a good sized back yard, and where the land is owned rather than rented. The home does not necessarily require a good sized front yard, and it is not necessary that other children be in the neighbourhood. A home would be purchased to acquire something in which to invest rather than just pay rent, to live near people who are more similar to the respondents, to make money, to improve the respondents' standard of living and to acquire something which can be decorated in the way the respondents would like. There is also an interest in moving to a neighbourhood where the surrounding homes are better kept up. Better schooling and finding

nice playmates for children are also goals.

Low monthly payments and a low down payment were the two most often mentioned specific requirements for financial incentives for acquiring a home. Ninety-three percent stated that they want to own the land on which their home sits, basically out of a sense of more security in the sense that they have full control over ownership and can govern the sale or rent of it, and they can do anything they like with the land. Furthermore, some expressed the feeling that emotionally it was not right somehow to rent the land.

Slightly less than half of the sample (46%) were willing to pay more than their present rent to buy a home.

Sixty-six percent stated that they would not take a mortgage of 30 years' duration. Basically the reasons attributable to a resistance in acquiring a mortgage of this length are that the interest paid would be too high, that they would be too old to take such a mortgage on or be retired or dead before paying it and that is too long to be in debt.

When presented with the proposition of a home costing \$20,000 with a mortgage of 40 years duration with a \$2,000 down payment, \$1,000 at the time of purchase and the other \$1,000 at the time of sale or death, 60% indicated an interest in this type of proposition because of the low down payment, and mortgage interest rate both seemed good, and would enable them to afford a home. The 40-year mortgage term seemed to be the chief variable in reducing

interest as, the lesser the interest registered by a respondent, the more fears were expressed in connection with the 40-year mortgage.

Two-thirds of the respondents felt that the quality of homes built now is poor. The major complaints were that homes are being built too fast and the materials used are poor.

Sixty per cent of the respondents had never heard of H.O.M.E. Of those who were aware of it, 26% connected it with Ontario Housing Corporation and 36% with the Ontario Government. Seventy-two per cent of those aware of this program assessed it as being a good idea, however, only 18% in describing it knew that one of the features about the program was the renting of the land on which homes sit. As indicated previously, almost every respondent wished to own their land.

Fourteen per cent of the respondents stated that they were making definite plans to buy a home. A further one-third would like to own a home but they were not sure they could afford it. Nineteen per cent planned to look at homes, and had a desire to buy a home. Seventeen per cent were undecided as to whether they wanted to buy a home, and fifteen per cent decided that they would never buy a home.

Twenty-nine per cent indicated that they expected to pay \$30,000 or more for a home. Ninety-three per cent required a mortgage or mortgages and of these 38% needed both a first and a second mortgage.

Forty-nine per cent of the respondents felt that they would need a mortgage with no more than 10% as a cash down payment.

In considering how far they would drive to work from their home, 57% stated that they would drive 15 miles or more to work. Forty-eight per cent indicated that they would be willing to drive for thirty minutes or more to get to work.

Of those respondents who expected that they could purchase a home, 60% were either not too interested or not at all interested in buying a home.

The following sections deal with more specific discussions of the various areas.

Attitudes about Owning a Home:

Respondents were first asked to read a number of statements set forth as opinion rating scales, and to indicate their attitudes on the various statements presented. The rating scale used for each statement was a 6-point one running from "Disagree strongly" to "Agree strongly". Table 1 which follows indicates the average rating given by the respondents to each statement. The ratings were calculated by assigning a weight to each of the six points on the rating scale running from "6" for "Agree strongly" to "1" for "Disagree strongly". The mid-point on the scale above which there would be general agreement and below which there would be general disagreement is 3.5. For all of the statements with the exception of two, there

seems to be general agreement. Table 1 indicates the ranking of the statements in terms of the strength of agreement with each.

TABLE 1

ATTITUDES TOWARDS HOME OWNING

	<u>Average Rating</u>
You can't always make changes you want when renting	5.03
Owning is better than renting	4.94
Better to own home even though you have all maintenance problems	4.68
You can have noisier parties when you own a home than when renting	4.25
You can make a lot of money on a home when you sell it	3.96
The costs of owning a home rise more slowly than the total costs of renting	3.56
You spend so much money on a home you have no money left over to go out at night	3.56
Base: All respondents	3.41

Some of the significant differences between the various groupings within the sample of respondents whom we interviewed are as follows.

The advantages of owning compared with renting were more perceived by those who were married (5.08) than others (4.73). Similarly the higher the income, the more respondents agreed with this aspect (a rating of 4.57 for those in the income range of \$5,000 to \$7,499 up to a rating of 5.30 for those between \$10,000 and \$12,000).

With respect to owning a home, considering the maintenance problems, again the higher the income, the more positive the attitude was from a low rating of 4.33 for the lowest of the income groups, to a high rating of 4.90 for those in the \$10,000 to \$12,000 income range. Similarly, marrieds, (4.87) agreed more with the statement than others (4.40).

While there seemed to be general agreement that you can make a lot of money on a home when you sell it, it was generally lukewarm, as Table 1 indicates. Those who agreed the most with the statement were the Torontonians (4.25) compared with those living outside Toronto (3.74). As well, those who were not married (4.20) agreed more with this statement than the marrieds (3.81).

The greatest diversity of opinions was evident with the last two statements in Table 1 regarding the comparison of the costs of owning a home with those for renting and how much disposable income one has left over after paying the costs of owning a home.

Previous Experience with Home-Owning:

Twenty-seven per cent of the respondents had at one time lived in their own home. The older the respondent, the more incidence there was of this. (Under 30 years: 8%; 30-49 years: 39%; 50 years and over: 57%). Four per cent of the sample stated that they still owned a home.

Of the 91 people who had at one time lived in their home, they gave these as the major reasons for selling:

	%
Left home/moved	33
Divorced/Separated	13
Illness/Death in Family	14
Change of Employment/Business	10
Less Maintenance Problems with Renting	7

Type of Home Most Preferred:

Respondents were shown a card on which were listed five different types of homes which could be purchased. Of the five the respondents were asked to indicate the type they would most prefer to purchase and their second choice, and finally to indicate their last choice. On the basis of the answers given the single detached home, as expected, achieved the most answers as first choice among 89% of the respondents. Combining first and second choice 93% preferred it. Next in line appeared to be the semi-detached house followed by a duplex/triplex/quadruplex, townhouse and finally an apartment.

TABLE 2

RANKING OF VARIOUS TYPES OF HOUSING (QU. 3a)

		<u>Total Sample</u>
		%
Single Detached Home:	1st Choice	89
	2nd "	4
	Least Preferred	2
Semi-Detached House:	1st Choice	1
	2nd "	62
	Least Preferred	10
Duplex/Triplex/ Quadruplex:	1st Choice	6
	2nd "	14
	Least Preferred	21
Townhouse:	1st Choice	2
	2nd "	12
	Least Preferred	27
An Apartment:	1st Choice	2
	2nd Choice	5
	Least Preferred	28

Following this question respondents were asked to indicate the type of home they really think they would buy. Again by a large margin, the single detached house led with 67%, the rest of the types virtually tied (duplex/triplex/quadruplex: 7%; apartment: 6%; townhouse: 6%; semi-detached house: 4%). Single detached homes were more often mentioned by those outside of Toronto (76%) compared with the Torontonians. Those in Toronto more often mentioned apartments and townhouses. Single detached homes seem to be more popular with those who had children, those in the 30 to 49 age group (76%), and blue collar workers (75%).

Preferred Location for a Home:

Respondents were also asked to rank the type of location from three choices given to them in order of their preference for the location of a purchased home. Definitely a country location led, with the remaining two virtually tied. It was most preferred by those under 30 years (2.51) probably having a more idealistic viewpoint in their approach to the subject, and by the income groups making \$7,500 or more (\$5,000 - \$7,499: 2.28; \$7,500 - \$9,999: 2.44; \$10,000 - \$12,000: 2.42). As well, blue collar workers more often expressed a preference for this type of location (2.47) compared with white collar workers (2.24).

The lowest income earners (\$5,000-\$7,499) more often preferred an older part of the city for their home (1.96) compared with the two higher income groups (both around 1.55). A new subdivision location appeared to appeal the most to the highest of the income groups and those in the 30-49 age group. Overall, the most preferred type of home is a single detached home in the country.

We looked at respondents who thought that the single detached house was the one they would really buy. Some 54% wanted their home in the country, 20% in an older part of the city and 26% in a new subdivision.

Suggestions about Other Types of Homes:

We asked respondents whether they had any suggestions about additional types of homes which should be made more available on the market. Nothing of any radically new nature was mentioned by the 27% who stated that they had some suggestions. Basically 39% of the respondents suggested something related to some type of single detached house, 11% to some kind of homestead or log cabin, and 10% some type of farm house or commune arrangement. Mobile homes or trailers were mentioned by 12%. Only one person mentioned a pre-fabricated or manufactured home.

Attitudes to Various Features of the Home:

Table 3 which follows indicates the rankings which respondents placed on various features of the home. In this question respondents were shown a list of eight items, and were asked to rank five of them from "1" for "Most Important" to "5" for "Least Important". In calculating the averages shown in Table 3 where an item was not ranked it was given the weight of "0". Of most importance were the land should be owned and the lot should have a good sized back yard. Of least importance was a neighbourhood where there are children and having a good sized front yard.

In Table 3 a ranking of 1.88 is average. Coming above the average are:

- Where the land is owned rather than rented,
- Has a good-sized backyard,
- Handy to public transportation,

and, therefore, are the items in which there is the greatest importance indicated. This is the second question where the importance of land ownership is indicated.

TABLE 3 (QU. 4)

RANKING OF VARIOUS FEATURES OF HOME

TOTAL SAMPLE	CITY TORONTO CITIES	FAMILIES WITH CHILDREN			MARRITAL STATUS			AGE UNDER 30- 30 49	INCOME			OCCUPATION WHITE COLLAR \$12,000 \$9,999 \$7,499		
		NO CHILDREN		CHILDREN 18 & UNDER	MARRIED	OTHERS	\$5,000 \$7,500		\$10,000					
		OTHER	CITIES	1.70	1.54	1.65	2.49	1.77	1.89	2.34	1.84	1.61		
Where the land is owned rather than rented	2.99	2.93	3.03	3.21	2.86	3.02	2.93	3.16	2.93	2.76	3.02	3.29	3.01	2.84
Has a good sized back yard	2.88	2.88	2.88	2.93	2.79	2.77	3.04	2.95	2.67	3.19	2.82	2.47	3.08	2.73
Handy to public transportation	1.99	2.35	1.70	2.42	1.54	1.65	2.49	1.77	1.89	2.34	1.84	1.61	2.44	1.58
Recreation facilities within one mile	1.87	1.68	2.03	1.60	2.18	2.01	1.66	1.97	2.02	1.73	2.07	1.91	1.48	2.48
Within 30 minutes to work	1.83	1.97	1.72	2.23	1.44	1.70	2.01	1.93	1.64	1.78	1.80	1.93	2.25	1.88
School within 1 mile	1.48	0.99	1.86	0.67	2.27	1.87	0.89	1.32	1.91	1.16	1.74	1.69	0.89	1.82
Good sized front yard	1.83	1.20	0.90	1.30	0.67	0.88	1.25	1.16	0.79	1.13	0.94	0.98	1.30	0.92
In neighbourhood where there are children	0.79	0.73	0.83	0.42	1.16	0.97	0.52	1.23	1.50	1.29	1.10	1.45	0.91	1.40

Base: All respondents

To those living in Toronto, being handy to public transportation is more important than to those living in other cities, while having recreation facilities within a mile and a school within a mile were more important to those living in cities other than Toronto. With respect to families with no children, being close to transportation and work were more important because of the fact that a good proportion of this sample (61%) were aged 20 to 29 years. For those with children, having recreation within a mile and school within a mile were obviously more important.

To those in our sample who were married, recreation facilities at a handy distance and schooling within a mile were more important than to those not married, along with being in a neighbourhood where children are. In terms of age groups, those under 30 were more interested than the others in a good sized front yard, while those 30 to 49 with families were more interested in having a neighbourhood school. No other differences showed up in the age groups than these.

With respect to income, four items in the ranking list showed differences among the three income groups. Firstly, the higher the income, the more interest there was in land ownership and nearby schooling. The lower the income, the more interest there was in being handy to public transit and acquiring a home with a good sized back yard.

With respect to occupation, the following items were given a higher ranking by the white collar worker than the blue collar worker.

A good sized back yard
Handy public transportation
Handy to work
Good sized front yard

On the other hand, blue collar workers gave higher ratings to recreation facilities and a school within a mile. Blue collar workers also put more importance than did the white collar ones on having a neighbourhood where there are children, because there were more of them with children (67%) than was true of the white collar workers (35%).

Since much of the interest in this study concerns those in lower income groups who require homes, it will be of interest to assess the order of priority of various items which those in the \$5,000 to \$7,500 income group use in studying features of homes. Table 4 displays the rank order of the various items for this income group in juxtaposition with the other two higher income groups.

TABLE 4
RANK ORDER OF FEATURES OF HOMES

	<u>\$5,000- \$7,499</u>	<u>\$7,500- \$9,999</u>	<u>\$10,000- \$12,000</u>
Has a good-sized back yard	1	2	1
Where the land is owned rather than rented	2	1	1
Handy to public transportation	3	4	3
Within 30 minutes to work	4	4	4
Recreation facilities within 1 mile	4	3	5
In neighbourhood where there are children	6	7	8
School within 1 mile	7	6	6
Good-sized front yard	7	8	6

It appears that in many respects, their priorities match those of the highest of the income groups - the \$10,000 to \$12,000 income group - and they differ in more respects from the middle income group - between \$7,500 and \$10,000.

Importance of Various Reasons for Considering the Purchase of a Home:

The respondents were shown a list of statements which they were asked to rate from a low of "1" for "Not at all Important" to "10" for "Very Important." Of the 9 statements rated, most important for the respondents in general was: to invest in something rather than pay rent. This item was followed by: to get something that can be decorated and renovated in any way desired. Third in importance was: to get into a neighbourhood where the surrounding homes are better kept up, and to improve the standard of living. Table 5 indicates the ratings given for each item.

TABLE 5 (Q. 5(a))

IMPORTANCE OF POSSIBLE REASONS FOR CONSIDERING PURCHASE OF HOME

(Means of Ratings.)

	TOTAL SAMPLE	Toronto	Other Cities	Child- ren 18 and Under	Child- ren Under	Married	Other	Families with		Age	Income	Occupation			
								Marital Status							
								No Child- ren	Child- ren 18 and Under						
ALL RESPONDENTS	341	149	192	152	140	204	137	167	120	135	111	90			
To invest in something rather than pay rent	8.33	8.34	8.32	8.16	8.42	8.64	7.88	8.66	8.27	7.83	8.38	8.96			
To get something we can decorate and renovate in any way desired	8.15	8.05	8.23	8.06	8.23	8.17	8.11	8.40	7.95	8.24	8.28	7.84			
To get a neighbourhood where surrounding homes are better kept-up	7.12	6.54	7.58	6.70	7.37	7.34	6.80	6.82	7.25	6.95	2.39	7.01			
To improve standard of living	7.09	6.80	7.32	6.72	7.51	7.27	6.84	7.15	7.14	7.19	7.17	6.83			
To get better schooling for children	6.89	6.14	7.47	6.12	7.75	7.24	6.35	7.08	7.14	6.96	7.23	6.36			
To get nice playmates for children	6.67	5.85	7.31	5.70	7.69	7.15	5.94	6.83	6.82	6.82	6.90	6.11			
To live near people who are similar to us	6.22	5.84	6.52	6.10	6.37	6.20	6.26	6.09	6.05	6.44	5.96	6.23			
To make money when home sold	6.04	6.21	5.90	6.30	5.55	5.82	6.36	6.14	5.90	6.75	5.74	5.33			
To get larger home	5.49	5.94	5.15	5.56	5.80	5.77	5.09	6.39	5.08	4.98	5.71	5.98			

To those living in Toronto it was more important to get a larger home than was true of those in other cities. On the other hand, those living outside Toronto were more interested than Torontonians in purchasing a home to get nice playmates for their children and to get better schooling for their children. Obviously acquiring nice playmates and better schooling for their children was of greater interest to those who were married and who had children. As could be expected those having no children were more interested than those with children in making money on their home when it was sold in that their goals were probably more exclusively centred on money matters. Those with children were interested in improving their standard of living more than those without, and this is probably a function of raising children and parents' wishes to provide as good a standard of living as possible for them. The only difference in attitudes among the age groups on these aspects was that the under 30 group wanted to acquire a larger home.

Comparing the income strata, it appeared that the higher the income, the more interest in acquiring a larger home, to invest in something rather than pay rent, and the less interest there was in making money from the sale of the house and in getting nice playmates and better schooling for children.

Special Financial Inducements Required to Purchase a Home:

When respondents were asked what special financial terms, incentives or plans they would require to buy a home, nothing much of any particular originality emerged as a suggestion. Twenty-nine per cent of the respondents mentioned the mortgage/mortgage arrangements and 24% of mentions fell under the general category of bank arrangements, loans, borrowing. Specific suggestions beyond these involved such items as "Low interest/mortgage rate" (26%), "Low down payment" (22%) and "Low monthly payments/low mortgage" (12%). Five per cent of mentions suggested "Lower/reasonably priced home" (5%).

Attitudes to Renting Land:

By an overwhelming amount (93%) respondents expressed the wish to own the land as well as house on which it sits. A major set of reasons for this attitude could be classified as; somehow it doesn't seem right not to own the land. Other reasons related to a sense of security in owning land in that there is a sense of absolute control over it in terms of what might be done with the land and its eventual possible disposal. The following are the mentions which apply to these two classes of comments.

Somehow Renting Land Is Not Right:

- Does not seem right to rent land (17%)
- Feel I should own both (11%)
- Better this way (3%)
- Natural to want this/usual thing to do (1%)

For Reasons of Security:

- Not restricted in land use/development (21%)
- Feeling of security/less risk (16%)
- If rent land cannot govern sale or rent (9%)
- Cannot be put off own property (9%)
- Danger of expropriation if rent (1%)

In addition there were comments made concerning financial considerations, among which were:

- Land value going up/land worth most (6%)
- Good investment (5%)
- No rent payments/only one payment (5%)
- Money lost if rent (3%)
- More money on resale (4%)

greater monthly amount (58%) than those 30 - 49 (41%).
aged 13 to 18 (39%). As well those under 30 were more willing to spend a
their present rent to buy a home (57%) compared with those who had children
incomes, those with no children were significantly more willing to go above
wanted to pay a lesser amount. Presumably because of fewer demands on their
42% would pay the same amount as their present rent. Eleven per cent
willing to pay more than their present rent in order to buy a home while
actual fact when asked about this point, 44% stated that they would be
to be prepared to pay more monthly for a mortgage to acquire a home. In
In the majority of situations these respondents would need

\$140 per month.
22% of those in the \$10,000 - \$12,000 income bracket were paying less than
rent, and the higher the income, the higher the rent that would be paid although
A total of 94% of the respondents paid less than \$215 in monthly

Present Monthly Rent:

As well 10% of the respondents mentioned pride of ownership in
owning the land.

The greatest willingness to spend more than the monthly rent towards buying a home was evidenced by the \$10,000 - \$12,000 income group (69%), which would come as no surprise. The \$7,500 - \$9,999 income group were in the middle (48%) and among the lowest income group 31% were willing to spend beyond their present rent.

Attitudes to the Length of Mortgages:

Twenty-seven per cent of the sample felt that the minimum length of time their mortgage should run was 25 years or longer. Forty-one per cent stated 20 years, while the remaining 24% who stated mentioned a minimum time of 15 years or less.

Respondents were further asked whether in order to be able to afford to buy a home they would be willing to take a mortgage which would run for 20, 30, 40 or 50 years. Of the total sample of respondents 43% stated that their maximum would be 20 years. Thirty-one per cent mentioned 30 years, while 4% mentioned 40 and 7% 50 years. Those without children, not married, in the 50 year old and over age bracket and in the \$5,000 - \$7,500 income bracket were the least interested in taking on a mortgage for 30 years or longer. For instance, 34% of those with no children would take on a mortgage for 30 years or longer compared with 49% with children 18 years old and running for 30 years or longer. For the marrieds the figure was 48% compared with those not married younger. For the marrieds the figure was 48% compared with those not married at 34%. Comparing the age groups 24% of those 50 and over would take on a mortgage of 30 years duration or longer compared with about 45% for the other two groups. Finally among the income groups 34% of those in the \$5,000 - \$7,500

- Retiring soon/too old (26%)
- Rather pay off as quickly as possible (18%)
- Payments too high/cannot afford (14%)
- Would not take out mortgage (12%)

these as their major reasons:

During the course of this questioning at any point where the respondents stated that they would not take on a mortgage for a specified period of time, we asked them for the reasons as to why they would not do so. Basically the trend that runs through the reasoning indicates that the longer the term of the mortgage envisaged the more resistance there is to it on the grounds of older age and attendant fairly near term expectations of death. In addition there is the problem of the mortgage never being paid off. For instance those not wishing a twenty year mortgage listed to it on the grounds of older age and attendant fairly near term expectations of death. In addition there is the problem of the mortgage never being paid off. For instance those not wishing a twenty year mortgage listed these as their major reasons:

in taking a mortgage at all.

the lowest income bracket were generally less interested than the other groups with no children who were not married in the oldest age bracket and groups throughout the course of the whole question the data indicate that these \$10,000 to \$12,000 and 52% for those in the \$7,500 to \$9,999 income bracket. In fact throughout the course of the whole question the data indicate that these would take on a 30 year or longer mortgage compared with 44% of those earning

- Too old/dead before paid off (44%)
- Too long (31%)
- Too long in debt/never seem to own (17%)
- Interest too high/too much (16%)
- Could not afford payments after I retire (14%)

Those not wishing a 40-year mortgage mentioned:

- Too long a mortgage/commitment (42%)
- Too old/dead when house is paid for (22%)
- More interest to pay (20%)
- Rather pay off as soon as possible (9%)

as the major ones:

Those not wishing a mortgage for 30 years mentioned these reasons

this statement were under 30 years and in the lowest of the income groups.

In connection with the last item, the majority of those who made

of the plan which seemed to appeal to those interested in it were the low income group the more interest there was in the proposal. The main features married, in the 30 - 49 age bracket, and blue collar. Also the higher the by those who lived in cities other than Toronto, those who had children, were "Not Interested At All". Greatest interest in this proposal was shown rating scale where the weightings ran from "4" for "Very Interested" to "1" at all. Table 6 which follows indicates the means calculated from this and 40% indicating that they were either not too interested or not interested proposition, with 60% indicating that they were very or somewhat interested respondents were fairly evenly split on their interest in the

be in purchasing a home under these circumstances. indicated to be 8%. We then asked the respondents how interested they would from the estate upon death. The interest rate on the mortgage was remaining \$1,000 of the down payment recoverable upon purchase with the be \$2,000. Of the \$2,000, \$1,000 would be paid upon purchase with the home where the mortgage would run for 40 years and the down payment would be suggested to the respondents an example involving a \$20,000

Degree of Interest in a Proposed Home Financing Concept:

will create fears about what can reasonably be done to pay it off after it seems, then, that the longer term mortgage of around 40 years retirement or upon death.

down payment, the interest rate, and the good terms in general. However, 28% of those somewhat interested in the plan complained that the time of the mortgage was too long. This was stated as a chief reason by those either not too interested in the plan or not interested at all as the main reason for their lack of enthusiasm.

TABLE 6 (QU.11a)

DEGREE OF INTEREST IN BUYING \$20,000 HOME ON A
 40-YEAR 8% MORTGAGE WITH \$1,000 OF \$2,000 DOWN PAYMENT
 PUT OFF UNTIL DEATH OR SALE
 (MEANS)

	<u>BASE</u>	<u>MEAN</u>
Total Sample	341	2.63
<u>City</u> - Toronto	149	2.48
- Other	192	2.74
<u>Families with:</u>		
- No Children	182	2.38
- Children 18 & under	140	2.89
<u>Marital Status:</u>		
- Married	204	2.82
- Single	137	2.35
<u>Age:</u> - Under 30	167	2.53
- 30 - 49	120	2.89
<u>Income:</u>		
-\$5,000 - \$7,499	135	2.41
-\$7,500 - \$9,999	111	2.75
-\$10,000 - \$12,000	90	2.89
<u>Occupation:</u>		
- Blue Collar	179	2.75
- White Collar	71	2.48

We asked respondents to estimate how much they would pay for a home with a \$20,000 mortgage running for 30 years to give us some indication of their background knowledge on these matters. The correct answer lies somewhere in the neighbourhood of \$60,000 and only 14% mentioned amounts of \$50,000 or above. Over half of the respondents (54%) felt that they would pay somewhere between \$30,000 and \$44,999 for a home under these mortgage terms. Basically no particular sub-sample among the respondents was any better informed than any other on this point.

Assessment of the Causes In Changes in Prices of Homes:

Changes in prices of homes were mainly attributed to these causes:

- Supply and demand (25%)
- Labour costs/high wages (20%)
- Land speculators/developers (18%)
- Government (15%)
- Cost of land (13%)
- Cost of living (12%)
- Rising cost of material (12%)
- Taxes (11%)

Land speculation was the second most often mentioned reason among those in Toronto (26%), and was considerably more frequently mentioned than was the case among those living outside Toronto (12%). Those living in communities outside of Toronto more often indicated costs of labour and materials than their Toronto counterparts. Of course land speculation has been a quasi-political issue in Toronto, as it has received much emphasis in the deliberations of the municipal politicians both during and after the last municipal election.

Assessment of the Job Performance of Real Estate Agents:

Fifty per cent felt that Real Estate agents were doing a good job. However, 29% felt that agents were doing a poor job which from our vantage point is indicative of a troublesome public image. Those feeling Real Estate agents were doing a good job stated as the major criteria the fact that they are selling many houses (12%), they look after or satisfy people's needs well (11%), they are better trained (10%) and it is their job (9%). Agents were mainly criticized by those assessing their performance as poor mainly because it was felt that they are only interested in commissions or profits (27%), they are only interested in the sale (18%), the percentage of the price charged as commission is too high (15%), the commission increases the cost of the home (9%) and they deceive the public (8%).

Opinion of Lawyers Handling Sales of Homes:

Half of the respondents felt that lawyers who handle the sales of homes do a good job. A significantly greater number of people in the 30-49 year age group than the under 30 age group were of the opinion that lawyers do a good job in handling the sales of homes (55% and 40% respectively).

One out of five of the respondents who thought that lawyers do a good job appeared to be relying on heresay to support their conclusion; they either have not had too much to do with them (6%) or they stated "As far as I know/think so" (15%). The lawyers' knowledge of the legal terms/legal tangles (11%) and the fact that they are "Needed to look into deeds and details" (11%) were cited as reasons why they do a good job.

According to some respondents, lawyers do a good job because it is "In clients' interest" (11%) "For sake of/To protect reputation" (9%), and they are "Honest and dependable/trustworthy" (7%) thus indicating that professionally it is in the lawyers best interest to do a good job. Approximately 10% cited "Personal experience" (6%) and "No problems" (3%) as reasons.

A slightly greater number of people were undecided as to whether lawyers do a good or poor job handling sales of homes than those who indicated that lawyers do a poor job (27% as opposed to 23%).

Most of the reasons cited in support of lawyers doing a poor job concerned their fees. These were: "Charge too much" (36%); "Paid much for doing little" (14%); and "Greedy/only out to make money" (10%).

Opinion of Quality of Present Homes:

Two-thirds of the respondents thought that homes now being built in their area were of poor quality. The incidence of this opinion was significantly higher in centres outside of Toronto (71%) than in Toronto (62%).

A large number of complaints were concerned with the general way in which homes are built. Respondents indicated that "Houses are built too fast/mass production" (35%) or that houses were "Poorly built" (15%) or built with "Poor craftsmanship" (17%).

In general, the material used to build homes was a source of complaint; 31% cited "Poor material/cheap material" as a reason for the poor quality of homes.

The endurance of the homes being built was criticized by some of the respondents. They stated that the homes were "Not solid enough/do not stand up" (7%) and they are "Not built to last/fall apart easily" (4%).

Other specific mentions concerning the poor quality of homes were "Wall defects/thin walls" (10%), "Green lumber/poor grade lumber" (7%), "Poor insulation" (4%) and "Poor flooring/floor dropping" (4%).

Approximately one quarter of the respondents indicated that the homes being built were of good quality. Many of the reasons supporting this conclusion concerned the looks of the home such as "Look good/have not seen poor quality" (27%) and "Look solid/do not fall down" (8%).

Other reasons cited were "Good construction" (11%), "Good materials" (6%), and "No complaints/no complaints by friends" (8%).

Awareness of and Attitudes to H.O.M.E.:

Sixty per cent of the respondents had never heard of "H.O.M.E.". There was not a significant difference in the awareness level for "H.O.M.E." between Toronto respondents and those from outside centres. The married people tended to be somewhat more aware of "H.O.M.E." than the others (44% compared to 32%).

The level of income tended to be related to the awareness level. The higher the income within the income range of \$5,000 - \$12,000, the greater the awareness; for those with incomes of \$5,000 - \$7,499 the awareness was 28% compared to 66% for those with incomes of \$10,000 - \$12,000. The awareness of the program has not been achieved among that group it is designed to help, i.e. the lower middle income people \$5,000 - \$9,999.

Of those 39% who had heard of H.O.M.E., 62% related it to Ontario with 26% indicating that Ontario Housing runs the programme and 35% selecting the Government of Ontario. Approximately one-quarter of those who had heard of "H.O.M.E." either did not know who ran the program (19%) or did not state (9%).

The question concerning the knowledge of "H.O.M.E." among those who were aware of the program elicited a broad range of answers. Approximately one quarter of these people associated the program with land rental with mentions such as "Rents land from Government/put home on it" (10%) "Rent land from Government with option to buy" (9%) and "Purchase home without land" (5%).

Approximately one-half of the respondents who were aware of "H.O.M.E." thought it was a good idea. However, a large number of the people who had heard of "H.O.M.E." either did not state whether it was a good or poor idea (31%) or did not know (5%). This, combined with the multiplicity of general answers concerning their knowledge of "H.O.M.E." indicated a reluctance to make a choice because their knowledge base was too general.

Most of the reasons cited for "H.O.M.E." being a good idea concerned the increased eligibility of people wanting to buy a home. The mentions relating to this subject were:

- people can buy who otherwise could not (40%)
- good for low income bracket (12%)
- more people can afford homes (7%)
- for people without down payment (4%)
- gives young people a start (4%)
- chance to own at reasonable cost (4%)

Awareness of Condominium:

Seventy-six per cent of the respondents had heard of the word "condominium". A significantly greater number of Torontonians had heard of "condominium" than people from the other centres (85% as opposed to 69%). Respondents with no children were significantly more aware of the word than those with children 18 years and under (83% compared with 70%). Marrieds had a lesser awareness (73%) than the others (81%). The respondents under 30 years had heard of "condominium" to a greater extent than those aged 30 - 49 years (81% compared to 72%).

There was a multiplicity of opinions as to what a condominium was. However, the most frequent responses were: "Apartment bought/owned" (37%) and "Row of attached homes" (16%). A significantly higher number of Torontonians associated condominium with an apartment that was owned (56%) than those in the other centres (19%). This was also true for families with no children (47%) compared to those with children under 18 (24%) and people who were not married (46%) compared to those who were married (30%).

In response to what is owned when you buy a condominium most people perceived this to be just the apartment or unit itself. The responses supporting this perception were:

- own apartment (32%)
- unit/apartment but not property (17%)
- individual unit (10%)

- home/just the house (8%)
- own living accomodations (6%)

With regard to the response "Own apartment" a higher number of people in Toronto compared with the other centres associated condominium ownership with owning an apartment (42% compared with 23%). This higher level of association with apartment ownership was also true for families with no children (37%) as opposed to those with children 18 years and under (22%).

Home Purchase Intentions:

Fourteen per cent of the respondents were definitely making plans to buy homes and had either looked at them or had bought homes. As could be expected, the study indicated that the higher the income level within the \$5,000 - \$12,000 range, the higher the percentage of people making definite plans to buy a home. For the income breaks of \$5,000 - \$7,499, \$7,500 - \$9,999 and \$10,000 - \$12,000 the percentages were 4%, 14% and 27% respectively. More married people were making definite plans to buy a house than the others (18% compared to 8%).

Nineteen per cent of the respondents wanted to buy a house but had not yet begun to look, although they planned to. A significantly greater number with no children (28%) than those with children under 18 years of age (14%) were in this category. More people under 30 years than those aged 30 - 49 wanted to buy but had not looked yet. As was indicated before with those who had made definite plans to buy a house, the higher the income level

the higher the percentage of people who wanted to buy a home were planning to look. For the income breaks of \$5,000 - \$7,499, \$7,500 - \$9,999 and \$10,000 - \$12,000 the percentages were 12%, 22% and 28% respectively.

Table #7 indicates the total percentage of respondents who were making definite plans to buy a house and those who would like to buy a house but had not looked yet, across various classifications of respondents used in this study.

TABLE 7

RESPONDENTS MAKING DEFINITE PLANS TO BUY A HOUSE OR WOULD LIKE TO BUY HOUSE

	CITY	FAMILY COMPOSITION			MARITAL STATUS			INCOME			OCCUPATION			
		ALL		18 YEARS	ALL		30 YEARS	30 YEARS	30-49	50-59	\$10,000	WHITE	BLUE	
		TOTAL	TORONTO	OTHERS	CHILDREN	AND	OTHERS	YEARS	\$7,499	\$9,999	\$12,000	COLLAR	COLLAR	
Making plans to buy home/looked at/bought	13.8	10.7	16.1	12.5	15.0	17.6	8.0	15.6	15.0	4.4	14.4	26.7	12.7	16.2
Like to buy/not begun to look/plan to	19.4	22.1	17.2	27.6	13.6	20.1	18.2	26.9	15.8	11.9	21.6	27.8	15.5	21.2
TOTAL	33.2	32.8	33.3	40.1	28.6	37.7	26.2	42.5	30.8	16.3	36.0	54.5	*	37.4
Number of respondents	341	149	192	152	140	204	137	167	120	135	111	90	71	179

Approximately one-third of the respondents would like to buy a home, but are not sure that they could afford one. Understandably, to a great extent, those having children 18 years and under are less sure that they could afford a home than those with no children (48% compared with 21%). This same pattern is shown by married people (38%) in comparison with all others (29%); however in the latter case there was less overall intention to buy a home, either definitely or tentatively, than for the married people. (Reference Table #7)

There is no significant difference between those in the income levels of \$5,000 - \$7,499 and \$7,500 - \$9,999 with regard to whether they think that they could afford a home. (41% and 38% respectively). There is, however, a significant difference between these 2 groups and the \$10,000 - \$12,000 income level (22%).

An overall interest level, represented by the total percentage of respondents who chose the three statements, was calculated for the income levels and total respondents as shown below. The most important factor to be highlighted with regard to interest is the ability to afford the house. There is no significant difference in the overall interest in buying a home between the \$7,500 - \$9,999 level and \$10,000 - \$12,000 level. However as mentioned previously, a higher percentage in the former group are not as confident of their ability to afford a home.

	<u>Total</u>	<u>\$5,000- \$7,499</u>	<u>\$7,500- \$9,999</u>	<u>\$10,000 - \$12,000</u>
	%	%	%	%
Making plans to buy home/ looked at/bought	14	4	14	27
Like to buy/not begun to look/plan to	19	12	22	28
Like to buy home/not sure could afford one	<u>34</u>	<u>41</u>	<u>38</u>	<u>22</u>
	67	57	74	77

Seventeen per cent of the respondents were undecided as to whether or not they wanted to buy a home. This feeling was expectedly higher among those who were not married (26%) than those who were married (12%). Fifteen per cent had decided that they would never buy a home.

The reticence of many of those respondents who would like to buy but had not looked yet (19%) relates to premature timing as indicated by "Not ready to buy yet" (24%) and lack of money as evidenced by "Not enough money" (20%), "Aim to save money and get place of own" (6%), "Do not know if can afford" (3%), "Because of costs involved" (3%) and "Too expensive" (2%).

Being "Too old" (33%) appears to be the main reason for the decision to never buy a home. Half of the respondents over 50 years old who decided never to buy a home cited this reason. Money also was an important reason as evidenced by the following statements:

Not enough income/Lack of funds	(14%)
Too expensive	(10%)
High cost of living	(4%)
Mortgage/Interest rates too high	(4%)

Some indicated that they "Do not want responsibility" (8%) or that a home takes "Too much time to maintain" (10%).

The incidence of people who had already purchased a home was low with only 7 of the 341 respondents indicating this.

Timing of Home Purchase:

The respondents who indicated that they would like to buy a home and planned to look for one, that they would like to buy a home but are not sure that they could afford one or that they have not decided whether they want to buy a home or not, were asked when they might purchase a home. Of these people, 45% indicated that they did not know. The incidence of people not being sure was lesser among the \$10,000 - \$12,000 income (29%) than either the \$5,000 - \$7,499 range (54%) or the \$7,500 - \$9,999 range (51%). Twenty per cent of the respondents indicated that they would purchase a home over 3 years from now.

For those who were not sure that they could afford to buy a home (34%), the redundant mention "Cannot afford house" (27%) was the main reason given. Almost every other reason cited relates to a specific aspect of not being able to afford a house:

Do not have money/Not enough money	(21%)
Down payments too high	(13%)
Prices/Costs of housing too high	(9%)
Payments high	(9%)
Wages not high enough	(8%)
Do not have down payment	(5%)
Cost of living too high	(5%)
Interest rates too high	(4%)
Prices rising too fast	(4%)
Present debts too high	(4%)
No job security/Not working	(4%)

The main reasons given by those who were not decided whether they wanted to buy a home or not were:

Prefer to rent/ Do not want home	(17%)
Wait until married/ Single	(14%)
Financial reasons/Home too expensive	(14%)
Could not afford one	(12%)

Table # 8 indicates the total percentage of people who expected to pay under \$30,000 for a home for various classifications used in this study. Seventy-six per cent of the people outside of Toronto expected to pay less than \$30,000 compared to 42% of the Torontonians. A significantly higher number of people with children under 18 years of age (76%) thought they would pay under \$30,000 than those with no children (46%). Similarly a higher number of the married respondents felt they would pay less than \$30,000 (69%) than those who were not married (48%). Table # 8 indicates that the 2 income groups, \$5,000 - \$7,499 and \$7,500 - \$9,999 were identical in terms of the overall number who would pay less than \$30,000 (67% respectively); however, the highest income range \$10,000 - \$12,000 had a significantly lower number of people who would pay for a house within the aforementioned price range (49%).

Mortgage Needs:

Ninety-three per cent of the respondents felt that they would require mortgages. Virtually all of the people outside of Toronto (97%) required mortgages compared to 86% of the Torontonians. Of these 93% who required mortgages, 38% required both a first and second mortgage.

TABLE 8

RESPONDENTS EXPECTING TO PAY UNDER \$30,000 FOR HOME

Approximately half of the total respondents would put a maximum of 10% down on the purchase of a home with more respondents outside of Toronto limiting themselves to a 10% down payment (57%) than Torontonians (37%). Twice as many people with children 18 and under would not exceed the 10% down (66%) compared to those with no children (32%). This was also true for married people compared to all others (56% as opposed to 36%) and people 30 - 49 years of age (59%) compared to those in the under 30 year age bracket (43%).

Twenty-one per cent of the respondents felt that they would be able to put 11 - 20% of their own money down on the purchase of a house.

In terms of a dollar amount of money that is readily available and that could be put down on the purchase of a house, 2/3 of the respondents had \$5,000 or less. The breakdown is as follows:

\$1,000 or less	13%
Over \$1,000 up to and including \$2,000	15%
\$2,500 and \$3,000	11%
\$3,500 and \$4,000	6%
\$5,000	12%
Over \$5,000	22%
None	9%

Distance From Work to Home:

Fifty-one per cent of the respondents would not drive any more than 15 miles to work and 39% wanted no more than 10 miles. On the other hand 57% of the respondents would be willing to drive 15 or more miles to work.

Forty-eight percent of the respondents would take a trip of thirty minutes or more to work. A significantly greater number of Torontonians would be willing to take thirty minutes or more to get to work (58%) than those outside of Toronto (40%).

Interest in Home Purchase if Monthly Payments Suitable:

The respondents who had decided that they would never buy a home were asked how interested they would be in buying a home if the monthly payments were such that they could afford them. Sixty per cent were not interested (9.6%) or not at all interested in buying a home (50.0%).

The table of results concerning this question are included in the appendix as a separate entity as the base was too small to be analyzed.

APPENDIX

VERBATIM ANSWERS TO Q. 6(b), Q. 17(d), Q. 26(b)

Question 6B

Reasons for saying: 'Rent the land on which the house sits'

In favour of land banks system.

99 year lease with option to pay off and buy the land outright
would be ideal.

If it was over 99 year period and I could do with it what I wanted.

Need five or six years first to tell how the land is.

High land prices cause housing costs to rise also. You are lucky
if you can rent the land.

As long as the rent was inexpensive and you could stay there and
not have to move your house.

Because land is almost beyond the average person's income. You could
build a \$15,000 home but you'd need a \$20,000 piece of land to
put it on.

Cheaper than buying the land (3 mentions)

Would not have to pay taxes on the land.

Easier to sell house.

If it will be less payment for me. You can always buy the land later
if you've got more money.

Easier to own home because land costs are so high.

Only if crown owned land because you would not lose it. If it was
crown owned land it would be possible to negotiate time limit.

When you are too old to take care of it, the responsibility lies
with the landlord.

All I really want is an inexpensive place to spend the rest of my life.

Probably be able to buy land later.

Can't afford both at the rate we are going.

Can't afford the high cost of land. Price control would be more effective.

Question 17d

Why do you think H.O.M.E. is a 'Poor Idea'?

Lease too long.

You don't get to own the land, just lease it. Man who earns under \$15,000/year should be the only one to qualify.

From personal experience.

People already too far in debt.

Resale could cause problems.

Don't like the idea of renting land.

Too expensive.

Can't hold down price of lands.

Rotten idea. I don't care for it.

Don't know much about them.

Too much for land.

Do not need big payment.

Makes people too dependent on government.

Base: 13

Question 26b

Why do you say "Very Interested"?

Only if it is a new home being built and I could do masonry work on home myself.

Provided I knew what I was getting into. (3 mentions)

It is better to own than to rent. Everyone should have the opportunity to own their home. It would save them money.

To provide extra security for my wife and family.

If the financial arrangements were the same as renting, I would prefer to buy.

Did not state: (2 respondents)

Base: 9

Question 26b

Why do you say 'Somewhat Interested'?

Would be nice with opportunity and money.

If we can afford it, yes. I am not sure what the future holds for us.

There's no place like your own after owning a home.

Would be interested if I can afford it.

It would depend on location, aesthetic value. Money would be the least consideration.

It sounds quite hopeful.

This would make things different for us. After we decide, we will do it.

Never get it out of your system after owning your own home. Would form part of your estate.

If I could get something within my own means, I would be interested.

Base: 10

Question 26b

Why do you say 'Not Too Interested'?

I can't see money being made available to buy rural property or mobile homes.

I don't want to buy.

Don't think I would need a house. Apartments are all right.

Death in the family.

Because of my job and also I want to be mobile.

Base: 5

Question 26b

Why do you say 'Not Interested At All'?

Not at my age/too old. (12 mentions)

Don't want the obligation. The finance is too steep and I move quite often.

No reason to think of that now. Things are all right here.

I don't need a house. (2 mentions)

Physical disability/poor health. (5 mentions)

Retiring.

It would be foolish to buy a house by myself. Would have to rent out half of it.

Can't afford a house right now.

Widow.

Quite comfortable renting.

Couldn't cope with the work required to keep up a house.

Live alone and would like to pick up and travel when I like.

Not planning to buy.

Base: 26

Total number of responses greater than base due to multiple mention.

NAME: _____	SEX: Male---1 Female--2	4
ADDRESS: _____		
CITY: _____	5 TELEPHONE #: _____	
DATE: _____	TIME INTERVIEW BEGAN: _____	
TIME INTERVIEW FINISHED: _____		
INTERVIEWER'S NAME: _____		
<u>OFFICE USE ONLY</u>		
DATE OF VERIFICATION: _____	VERIFIED BY: _____	

FULL INTERVIEW

1. I am going to show you a number of statements which various people have made about housing which I would like you to rate. To the right hand side of each statement is a series of boxes numbered from "1" to "6". The more you agree with a statement, the higher the number you would choose. The more you disagree with a statement the lower the number you would choose. Put one "x" only along the line of boxes to the right of each statement.

(HAND QUESTIONNAIRE TO RESPONDENT FOR THIS QUESTION)

	DISAGREE STRONGLY						AGREE STRONGLY	
- Owning a home is better than renting a home -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	6	
- If you own a home you spend so much money on it you have no money left over to go out at night -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	7	
- The total costs of owning a home rise more slowly than the total costs of renting a home -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	8	
- It is better to own your own home even though you have all the problems of repairs and maintenance which you don't have when you rent -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	9	
- You can't always make all the changes you want when you rent -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	10	
- When you own your own home you can have noisier parties,etc,than when you rent -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	11	
- If you own a home you can make a lot of money when you sell it -----	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	12	

2a) Have you ever lived in a home which you owned?

YES ----- 1 (GO TO Q.2b)

NO ----- 2 (SKIP TO Q.3a)

13

2b) (IF "YES" ASK:)

Why did you sell the last home that you lived in? (PROBE DEEPLY)

14

I would like you to suppose that you are considering buying a home
(HAND CARD "A" TO RESPONDENT).

3d) Which one of these types of housing would you most prefer to buy? (INTERVIEWER: PUT THE FIGURE "1" IN THE BLANK SPACE OPPOSITE THE TYPE MENTIONED UNDER COLUMN Q.3(a) 'RANKING OF CHOICES') What type of housing would be your second choice? (INTERVIEWER: PLACE A "2" IN THE SPACE OPPOSITE THE CHOICE OF THE RESPONDENT) And what type would you least prefer to buy? (INTERVIEWER: WRITE "3" IN THAT COLUMN)

3e) What type do you think you would really buy? (INTERVIEWER: CIRCLE NUMBER OPPOSITE THE TYPE MENTIONED UNDER COLUMN Q.3(b) 'TYPE THAT WOULD BE BOUGHT')

	Q.3a) RANKING OF CHOICES	Q.3b) TYPE THAT WOULD BE BOUGHT
- An apartment -----	15	1
- A townhouse -----	16	2
- A duplex/triplex/quadruplex-----	17	3 20
- A semi-detached house -----	18	4
- A single detached house -----	19	5

3c) Please consider these locations for a home. (HAND CARD "B" TO RESPONDENT)
Where would you most prefer to have a home if you were to buy one? (INTERVIEWER: PUT
THE FIGURE "1" IN THE BLANK SPACE OPPOSITE THE TYPE MENTIONED UNDER COLUMN Q.3(c)
'RANKING OF CHOICES') What location would be your second choice? (PLACE A "2" IN THE
SPACE OPPOSITE THE CHOICE OF THE RESPONDENT)

SPACE OPPOSITE THE CHOICE OF THE RESPONDENT	Q. 3c) RANKING OF CHOICES
- In a new subdivision -----	_____
- In the older parts of the city -----	_____
- In the country -----	_____

3d) Is there a type of home that has not been mentioned in this list (SHOW CARD LIST "A") that you would like to see made more available for purchase?

YES ----- T

NO. _____ 2 (SKIP TO Q. 4)

24

(IF "YES" ASK:)

Please describe this type of home. (PROBE)

4. I am going to show you a list of some of the things that people consider when they buy a home. (SHOW CARD LIST "C") If you were buying a home what would be the most important consideration to you? (INTERVIEWER: PUT THE FIGURE "1" IN THE BLANK SPACE OPPOSITE THE CONSIDERATION MENTIONED.) What would be the second most important consideration to you? (PLACE A "2" IN THE SPACE OPPOSITE THE CHOICE OF THE RESPONDENT.) What would be the third most important consideration? The fourth most important consideration? The fifth most important consideration? (PLEASE PUT THE FIGURES "3", "4", AND "5", OPPOSITE THE THIRD, FOURTH, AND FIFTH CHOICES.)

Q.4
RANKING
OF CHOICES

- Has a good-sized backyard -----	26
- Has a good-sized front yard -----	27
- Within 30 minutes to my work -----	28
- A home where I own the land rather than rent it -----	29
- School within 1 mile -----	30
- Recreation facilities (e.g. playground for children, swimming pool, skating rinks)within 1 mile -----	31
- Handy to public transportation -----	32
- In a neighbourhood where there are children -----	33

5a) Each of the statements that I am going to show you is a possible reason for considering the purchase of a home. I would like you to rate each statement as you would consider it if you were buying a home. To the right hand side of each statement is a series of boxes numbered from "1" to "10". The more important you consider the statement, the higher the number you would choose. The more unimportant the statement, the lower the number you would choose. Put one "x" only along the line of boxes to the right of each statement.

(HAND QUESTIONNAIRE TO RESPONDENT FOR THIS QUESTION)

	NOT AT ALL IMPORTANT										VERY IMPORTANT
	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	
To get a larger home -----	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	34
To invest in something rather than pay rent	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	35
To live near people who are similar to us-----	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	36
To make money when we sell-----	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	37
To get something we can decorate and renovate in any way we want -----	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	38
To improve our standard of living-----	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	39
To get into a neighbourhood where the surrounding homes are better kept up--	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	40
To get nice playmates for our children-----	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	41
To get better schooling for the children	[]1	[]2	[]3	[]4	[]5	[]6	[]7	[]8	[]9	[]10	42

5b) What kind of special financial terms, incentives or plans would you require to enable you to buy a home? (PROBE DEEPLY)

43

44

6a) It is possible now to buy a house that sits on land which you rent. In other words, you only buy the house itself, not the land; you pay monthly rent for the land on which the house sits. Which would you prefer yourself when buying a home? (READ BOTH CHOICES)

Own both the land and the house ----- 1
Rent the land on which the house sits ----- 2

45

6b) Why do you say that? (PROBE)

46

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7a) What is the total monthly rent that you are now paying, including everything you pay rent for?

\$ _____

50

51

7b) Does this rent include ... (READ LIST)

Hydro ----- 1
Water ----- 2
Heat ----- 3
Garage ----- 4
None of these ----- 5

52

8. If you were to buy a home, what would you be willing to spend per month for your mortgage costs and heating costs? (READ LIST)

More than you are paying now in rent ----- 1
About the same as you are paying now in rent ----- 2
Less than you are paying now in rent ----- 3

53

9. What do you think would be the minimum length of time your mortgage should run for you to be able to afford to buy a home?

_____ YEARS

54

10a) In order to be able to afford to buy a home would you be willing to take a mortgage which runs for ... (READ LIST)

20 years ----- YES -- 1 ----- NO -- 2
What about 30 years ----- YES -- 1 ----- NO -- 2
What about 40 years ----- YES -- 1 ----- NO -- 2
What about 50 years ----- YES -- 1 ----- NO -- 2

55

56

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(N.B. STOP READING LIST WHERE RESPONDENT SAYS "NO, AND GO TO Q.10(b). IF RESPONDENT SAYS "YES" TO ALL PARTS ABOVE, SKIP TO Q.11)

10b) ASK ONLY IF RESPONDENT SAYS "NO" TO A STATEMENT IN Q.10(a):

Why not? (PROBE DEEPLY)

59

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61

62

16a) Do you think that homes now being built in this area are of good quality or poor quality?
GOOD QUALITY ----- 1
POOR QUALITY ----- 2

16b) Why do you say that? (PROBE)

9

10

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14

17a) Have you ever heard of a housing programme called "H.O.M.E." or HOME? (SAY EACH LETTER FOR H.O.M.E.)

YES ----- 1
NO ----- 2 - SKIP TO Q.18

17b) Who runs this programme? (DO NOT READ LIST)

ONTARIO HOUSING CORPORATION ----- 1
GOVERNMENT OF ONTARIO ----- 2
GOVERNMENT OF CANADA/FEDERAL GOVERNMENT ----- 3
OTHER (SPECIFY) _____ X

17c) Please tell me what you know about the programme. (PROBE: Anything else?)

15

16

17

18

17d) (IF RESPONDENT KNOWS SOMETHING IN Q.17c) ASK:
Do you think H.O.M.E. is a good idea or a poor idea?

GOOD IDEA ----- 1
POOR IDEA ----- 2

Why do you say that? (PROBE DEEPLY)

19

20

21

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23

18a) Have you heard of the word "condominium"?

YES ----- 1
NO ----- 2 - SKIP TO Q.19

18b) What is a condominium? (PROBE: Anything else?)

24

25

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18c) What do you own when you buy a condominium?

27

28

19a) Which of the following statements best describes your plans about owning your own home? (SHOW CARD "E")

(i)	We are definitely making plans to buy a home and have actually looked at homes, or bought one----- 1	(AFTER ASKING Q.19(b) GO TO Q.20)
(ii)	We would like to buy a home, but we have not yet begun to look at homes, although we plan to----- 2	(AFTER ASKING Q.19(b) SKIP TO Q.21)
(iii)	We would like to buy a home, but we are not sure we could afford one----- 3	(AFTER ASKING Q.19(b) SKIP TO Q.21)
(iv)	We have not decided whether we want to buy a home or not----- 4	(AFTER ASKING Q.19b) SKIP TO Q.26)
(v)	We have decided that we will never buy a home----- 5	(AFTER ASKING Q.19b) SKIP TO Q.26)

19b) Why did you choose the statement you did? (PROBE DEEPLY)

(ASK Q.20 ONLY IF STATEMENT (i) IN Q.19a) MENTIONED:)

20. Have you already purchased a home, by any chance, that you are planning to move into?

YES ----- 1 (SKIP TO Q.22)
NO ----- 2 (GO TO Q.21)

21. When might you purchase a new home? (READ LIST)

Within the next 6 months-----1
Over 6 months to 1 year from now-----2
Over 1 year to 2 years from now-----3
Over 2 years to 3 years from now-----4
Over 3 years from now-----5
Don't know-----6

(FOR Q.22 TO Q.24 CHOOSE THE CORRECT PHRASE IN THE BRACKETS DEPENDING ON WHETHER THE RESPONDENT IS PLANNING TO PURCHASE A HOME OR HAS BOUGHT ONE.)

22a) How much, in total, [would you pay/have you paid] for a new home? (SHOW CARD "F")

Under \$10,000-----	1
\$10,000 - \$19,999-----	2
\$20,000 - \$29,999-----	3
\$30,000 - \$39,999-----	4
\$40,000 - \$49,999-----	5
\$50,000 - \$59,999-----	6
\$60,000 - \$74,999-----	7
\$75,000 and over-----	8

22b) [Would you need/did you need] to get a mortgage or mortgages to pay for the home?

YES ----- 1
NO ----- 2 - SKIP TO Q.23

IF "YES" ASK:

22c) [Would you need/did you need] both a second mortgage and a first mortgage?

YES - - - - - 1
NO - - - - - 2

23. What percentage of the total price of your home do you think that you [would be/were able] to pay out of your own money that is not borrowed?

1 - 10%	-----	1	51 - 60%	-----	6
11 - 20%	-----	2	61 - 70%	-----	7
21 - 30%	-----	3	71 - 80%	-----	8
31 - 40%	-----	4	81 - 90%	-----	9
41 - 50%	-----	5	91 - 100%	-----	0

44

24. How much of your own money, that is money that you have readily available and do not have to borrow, would you be putting down/have you put down on the purchase of a home?

\$ _____

45

46

(FOR PEOPLE WHO HAVE BOUGHT A HOUSE SKIP TO BASIC DATA)

25a) If you are considering buying a home, what would be the maximum number of miles away from work you would be willing to live?

£ _____ Miles

47

25b) What would be the maximum amount of time you would be willing to spend getting to work, if you are now employed? (READ LIST)

1 - 29 minutes-----	1
30 - 59 minutes-----	2
1 hour to 1 hour, 30 minutes -----	3
Over 1 hour 30 minutes to 2 hours-----	4
Over 2 hours-----	5
Not employed-----	6

48

(AFTER Q.25 SKIP TO BASIC DATA)

(ASK Q.26 ONLY FOR THOSE RESPONDENTS WHO HAVE DECIDED THAT THEY WILL NEVER BUY A HOME IN Q.22a)

26a) Suppose you were given an opportunity to buy a home, and suppose the financial terms for buying it were such that you could afford the monthly mortgage payments, how interested would you be in buying a home? Would you say ... (READ LIST)

Very interested-----	1
Somewhat interested-----	2
Not too interested-----	3
Not interested at all-----	4

49

26b) Why do you say that? (PROBE DEEPLY)

50

51

52

53

BASIC DATA

- 10 -

Just a few questions for statistical purposes only:

A. In which of these age groups are you? (SHOW CARD "B")

Under 20 -----	1	40 - 49 -----	4
20 - 29 -----	2	50 - 59 -----	5
30 - 39 -----	3	60 or over -----	6

54

B. Are you .. (READ LIST)

Married -----	1
Single -----	2
Widowed -----	3
Divorced or separated -----	4

55

C.i) Do you have any children living in this household?

YES -----	1 (ASK Q.C.ii)
NO -----	2 (SKIP TO Q.D)

56

C.ii) How many children living in this household are ... (READ LIST)

Between 1 and 4 years old-----	#
Between 5 and 12 years old-----	#
Between 13 and 18 years old-----	#
Over 18 years old-----	#

57

58

59

60

D. What level of schooling did you reach?

Part or complete public/elementary school-----	1
Part high school or collegiate-----	2
Complete high school/collegiate-----	3
Part university/college-----	4
Completed undergraduate course at university/college-----	5
Part or completed post-graduate studies at university-----	6
Part or complete vocational/technical school-----	7

61

E. (IF RESPONDENT IS MALE, ASK)

What level of school did your wife reach?

Part or complete public/elementary school-----	1
Part high school or collegiate-----	2
Complete high school/collegiate-----	3
Part university/college-----	4
Completed undergraduate course at university/college-----	5
Part or completed post-graduate studies at university-----	6
Part or complete vocational/technical school-----	7

62

F. Where did you obtain all or most of your education?

In Canada -----	1	→(In which province? _____)
U.S. -----	2	
Great Britain -----	3	
Western Europe -----	4	
Eastern Europe -----	5	
Elsewhere (SPECIFY) _____		

63

64

G. (IF RESPONDENT IS MALE, ASK:)

Where did your wife obtain all or most of her education?

In Canada -----	1	→(In which province? _____)
U.S. -----	2	
Great Britain -----	3	
Western Europe -----	4	
Eastern Europe -----	5	
Elsewhere (SPECIFY) _____		

65

66

H. In what country did your parents obtain most or all of their education?

In Canada -----	1	→(In which province? _____)
U.S. -----	2	
Great Britain -----	3	
Western Europe -----	4	
Eastern Europe -----	5	
Elsewhere (SPECIFY) _____		

67

68

I.i) What is your occupation, that is the type of work you do?

69

I.ii) With what type of organization are you employed, that is, what do they do?

70

71

J. (IF RESPONDENT IS MALE, ASK)

Does your wife work outside the home on either a full-time or part-time basis?

72

Yes, full-time----- 1

Yes, part-time----- 2

No ----- 3 - SKIP TO Q.L

K.i) What is your wife's occupation, that is the type of work she does?

73

K.ii) With what type of organization is she employed, that is, what do they do?

74

75

L. How many times have you moved from one residence to another in the past five years?

76

1 2 3 4 5 6 7 8 or more times

M. Did your parents (or your wife's parents) own their own home?

77

YES ----- 1

NO ----- 2

N. (SHOW CARD "G")

Please give me the letter which corresponds to the group in which the total annual income of all members of the family falls. All you need to do is give me the letter.

78

A. \$5,000 - \$7,499 ----- 1

B. \$8,500 - \$9,999 ----- 2

C. \$10,000 - \$12,000 ---- 3

MFC

